

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re:

Lavada D Praylor

Debtor(s)

Case No. 14-31344-H2-13

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William E. Heitkamp, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/05/2014.
- 2) The plan was confirmed on 07/07/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/21/2015, 02/13/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/30/2015, 12/03/2016, 12/22/2018.
- 5) The case was dismissed on 04/16/2019.
- 6) Number of months from filing or conversion to last payment: 54.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,012.99.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$25,687.14
Less amount refunded to debtor	\$0.00

NET RECEIPTS:**\$25,687.14****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,958.01
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,092.61
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:**\$6,050.62**

Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Aaron Sales & Lease Ow	Unsecured	0.00	NA	NA	0.00	0.00
AARON'S SALO LOCKBOX	Secured	2,050.39	2,050.39	2,050.39	1,782.68	276.03
AARON'S SALO LOCKBOX	Unsecured	NA	2,602.51	2,602.51	0.00	0.00
ACE CASH EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
AD ASTRA SERVICES	Unsecured	737.00	NA	NA	0.00	0.00
AFNI INC	Unsecured	1,852.00	1,852.22	1,852.22	0.00	0.00
ALEXANDER ROSE ASSOC	Unsecured	7,150.00	NA	NA	0.00	0.00
ARS ACCOUNT RESOLUTION	Unsecured	114.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC	Unsecured	1,118.00	NA	NA	0.00	0.00
CAR FINANCIAL SERVICES INC	Unsecured	0.00	NA	NA	0.00	0.00
CAVALRY INVESTMENTS LLC	Unsecured	NA	340.10	340.10	0.00	0.00
CENTERPOINT ENERGY	Unsecured	81.00	NA	NA	0.00	0.00
CENTRAL FINL CONTROL	Unsecured	840.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	0.00	NA	NA	0.00	0.00
COLORADO STUDENT LN PR	Unsecured	0.00	NA	NA	0.00	0.00
COLORADO STUDENT LN PR	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT COLLECTION SVC	Unsecured	90.00	NA	NA	0.00	0.00
CREDIT COLLECTION SVC	Unsecured	81.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC.	Unsecured	331.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORPORATI	Unsecured	1,637.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORPORATI	Unsecured	542.00	NA	NA	0.00	0.00
ER SOLUTIONS/CONVERGENT OUTS	Unsecured	390.00	NA	NA	0.00	0.00
FIRST CONVENIENCE BANK	Unsecured	NA	1,579.52	1,579.52	0.00	0.00
FIRST NATIONAL BANK	Unsecured	365.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
FRIENDLY LOANS INC	Unsecured	28.00	NA	NA	0.00	0.00
GM FINANCIAL	Unsecured	12,730.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HCCSCD	Priority	455.57	3,275.00	455.57	455.57	0.00
INTERNAL REVENUE SERVICE***	Unsecured	NA	5,855.86	5,855.86	0.00	0.00
INTERNAL REVENUE SERVICE***	Priority	9,042.11	9,042.11	9,042.11	7,976.59	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Secured	8,301.01	8,301.01	8,301.01	8,182.77	962.88
MIDLAND FUNDING	Unsecured	1,176.00	NA	NA	0.00	0.00
NATIONAL CREDIT SYSTEMS	Unsecured	3,653.00	NA	NA	0.00	0.00
NATIONAL CREDIT SYSTEMS	Unsecured	3,653.93	3,653.93	3,653.93	0.00	0.00
NCO FIN/38	Unsecured	520.00	NA	NA	0.00	0.00
NETWORK COLLECTION SYSTEMS	Unsecured	0.00	NA	NA	0.00	0.00
NETWORK COLLECTION SYSTEMS	Unsecured	0.00	NA	NA	0.00	0.00
NRTHRN RESOL	Unsecured	815.00	NA	NA	0.00	0.00
PREMIER BANKCARD	Unsecured	403.00	403.60	403.60	0.00	0.00
Quantum3 Group LLC as agent for	Unsecured	NA	290.00	290.00	0.00	0.00
RHODES AUTO SALES	Unsecured	9,401.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
Southwest Recovery	Unsecured	45.00	NA	NA	0.00	0.00
SOUTHWESTERN BELL TELEPHONE	Unsecured	NA	154.49	154.49	0.00	0.00
SPEEDY CASH	Unsecured	0.00	NA	NA	0.00	0.00
STELLAR RECOVERY	Unsecured	190.00	NA	NA	0.00	0.00
STUDENT LOAN MKT ASSN/SALLIE M	Unsecured	0.00	NA	NA	0.00	0.00
STUDENT LOAN MKT ASSN/SALLIE M	Unsecured	0.00	NA	NA	0.00	0.00
TRIDENT ASSET MANAGEMENT	Unsecured	148.00	NA	NA	0.00	0.00
TXU ELECTRIC COMPANY	Unsecured	595.00	NA	NA	0.00	0.00
U S Department of Education	Unsecured	48,763.00	49,054.22	49,054.22	0.00	0.00
UNIVERSAL RECOVERY CORP	Unsecured	54.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,301.01	\$8,182.77	\$962.88
All Other Secured	\$2,050.39	\$1,782.68	\$276.03
TOTAL SECURED:	\$10,351.40	\$9,965.45	\$1,238.91
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$9,497.68	\$8,432.16	\$0.00
TOTAL PRIORITY:	\$9,497.68	\$8,432.16	\$0.00
GENERAL UNSECURED PAYMENTS:	\$65,786.45	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,050.62</u>
Disbursements to Creditors	<u>\$19,636.52</u>

TOTAL DISBURSEMENTS :	<u>\$25,687.14</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/23/2019

By: /s/ William E. Heitkamp

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.